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ABSTRACT

The New York City Social Indicators Survey examines New York City's social climate, surveying a representative sample of families regarding their perceptions of life in the city and indicators of their quality of life and experiences of hardship. The 1999 survey examined the period between 1997-1999, a time of strong economic performance and substantial change in welfare, health care, and other public policies. During this period, life improved on many dimensions. More families had some financial assets and at least moderate affluence, more considered their neighborhoods good and safe, fewer were crime victims, and more were satisfied with life in the city and city services. The diversity of the residents of New York City continued to increase, with the foreign-born population growing by 12 percent. There was little improvement on indicators of distress and disadvantage. Disparities between the "haves" and "have nots" remained wide. Families who were poor, headed by an immigrant, or with children continued to lag their more advantaged counterparts. The gap between rich and poor narrowed on certain dimensions (e.g., crime and neighborhood satisfaction) but grew on indicators of wealth, financial hardship, and satisfaction with the city. The economic situation of the poorest New Yorkers did not greatly improve between 1997 and 1999. The proportion of families at or below 150 percent of the poverty line remained the same, and more families reported hunger and difficulty in paying their utilities. The gap between immigrants and non-immigrants and between families with and without children grew on most social indicators. Data tables and methodology are appended. (SM)

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SOCIAL INDICATORS SURVEY CENTER

New York City Social Indicators 1999: Pulling Ahead, Falling Behind

Marcia K. Meyers
Julien O. Teitler

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About the Center

The Social Indicators Survey Center (SIS) conducts research on inequality and survey methodology. Our mission is to provide unique data sources for the analysis of social problems, to provide teaching resources for Columbia University students and to provide useful knowledge to social service administrators, planners, and policy makers in New York City and elsewhere.

The SIS center conducts three innovative studies:

The New York City Social Indicators Survey, on which this report is based, is one of the core research activities of the SIS center. It is a barometer of the quality of life in New York City and is intended as a research and training tool. The 1997 data are publicly available upon request. The 1999 data will be available in the fall of 2001. The third wave of data collection is scheduled for Spring of 2002.

The Fragile Families and Child Wellbeing study, also called the Survey of New Parents, is a collaborative research effort with the Center for Research on Child Wellbeing at Princeton University. This study follows a cohort of new babies and their mostly unwed parents. It is designed to provide new information on the capabilities and relationships of unwed parents and on the effects of policies on family formation and child wellbeing.

The Survey of Adults and Youth, a collaboration with researchers at New York University and Princeton University, monitors trends in youths' access to parental and community resources. The survey includes interviews with adults and youth and provides information on the salience of youth issues, trust in local government and civic involvement and on parent-child relationships, involvement in after-school activities, and outcomes such as health, educational expectations and school achievement.

The Social Indicators Survey Center is housed within the Columbia University School of Social Work, the oldest school of social work in the country, which celebrated its 100-year anniversary in 1998. Since its inception, the School of Social Work has provided leadership in social work research and education. The school has 45 full time faculty members and graduates approximately 300 M.S.W. and Ph.D. students each year.

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Pulling Ahead, Falling Behind

New York City Social Indicators Survey 1999

Marcia K. Meyers
Julien O. Teitler

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New York City Social Indicator Survey 1999

Summary

The New York City Social Indicators Survey (NYSIS) is designed to take the "social temperature" of New York City. Every two years, we contact a representative sample of New York City families to collect data on their perceptions of life in the city and indicators of their quality of life and experience of hardship.

In our inaugural report, *A Tale of Many Cities*, we described life in the city as of 1997. We characterized New York as not one but as many cities – in which rich and poor, native and foreign-born varied widely in their quality of life, well-being, and levels of economic distress.

In this report we examine these same dimensions as of 1999, asking whether the quality of life in the city changed for the better or the worse between 1997 and 1999. This two-year period was one of strong economic performance in New York City, as in the rest of the country. It was also a period of substantial change in welfare, health care, and other public policies. The New York City Social Indicators provides a unique tool with which to track the consequences of these changes for well-being and inequality in the city, across a wide range of social indicators.

The data suggest three conclusions.

- In this two-year period, life improved in the city on many dimensions. In comparison to 1997, more families had some financial assets and at least moderate affluence, more considered their neighborhoods to be good and safe, fewer were crime victims, and more were satisfied with life in the city and with city services in 1999. But there was little improvement on indicators of distress and disadvantage. The same proportion of families were poor and had zero or negative assets in both years. The proportion of families living in poor quality and overcrowded housing did not change. And the proportion experiencing economic hardship may have grown.

- Disparities between the "haves" and the "have nots" in the city remained wide in 1999. Families who were poor, who were headed by an immigrant adult, or who had children, continued to lag their more advantaged counterparts in financial and economic resources, living conditions, and satisfaction with life in the city.

- Between 1997 and 1999, inequality grew between the "haves" and the "have nots" of the city on several dimensions. The gap between the rich and poor narrowed on some important dimensions, such as crime and neighborhood satisfaction, while it grew wider on indicators of wealth, financial hardship and satisfaction with the city. The gap between immigrants and non-immigrants grew wider on nearly all dimensions of economic and financial well-being, quality of life, and satisfaction. The gap between families with and without children also grew wider on most social indicators.

The 1999 New York City Social Indicators raise a question that should compel the attention of policy officials and citizens alike. As we move forward into the twenty-first century, *are all the city's residents moving forward together, or are the "haves" pulling ahead while the "have nots" fall even further behind?*

New York City Social Indicators Survey Methodology

Random digit dialing methods were used to select a random sample of households in New York City. In each selected household, a single adult, usually the primary caregiver in families with children, completed a 20 to 30 minute interview in either English or Spanish. 1503 adults were interviewed in 1997 and 1501 were interviewed in 1999. Results were weighted to be representative of all families in New York City using data from the U.S. Census, Current Population Survey. In 1997, 52 percent of eligible households who were contacted were successfully interviewed; in 1999, 67 percent were successfully interviewed. Details of sampling, weighting, and analysis procedures are provided in Appendix 2.

New York City Social Indicators: 1997 and 1999

Still the Best of Times and Worst of Times?

The second wave of data from the Social Indicators Survey documents improvements on several dimensions between 1997 and 1999. Just as we found in 1997, however, life in the city can be characterized as "*the best of times*" for some and "*the worst of times*" for others.

In the following sections we compare the financial and economic assets of New Yorkers in both years, along with indicators of living conditions and satisfaction with the city and some of its services. We present highlights from the full set of social indicators, which are provided in Appendix Table 1.

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Financial assets

The financial assets of New York City families improved on average between 1997 and 1999. While about the same proportion of families were homeowners in both years, survey respondents reported greater liquid assets (the value of all checking and savings accounts, stocks and other investments) in 1999 than they had two years earlier. In 1999, more families also reported that they could borrow money from family and friends to tide them over in an emergency.

Although families who were affluent enough to accumulate assets had more financial capital in 1999, those on the lower rungs of the wealth ladder did not experience similar progress. The same proportion of families in both years – about one-quarter – reported that they had no financial assets.

Statistical Procedures

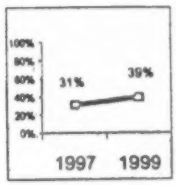
The statistical significance of all comparisons was calculated using standard bivariate and regression techniques, and adjusted for design effects and other weighting adjustments. Details of the statistical analysis procedures are provided in Appendix 2.

Financial Assets, New York City 1997 and 1999

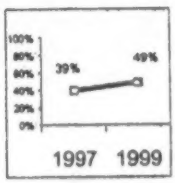
* Statistically significant change at p<.10

** Statistically significant change at p<.05

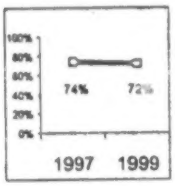
Family has at least $25,000 in liquid assets **



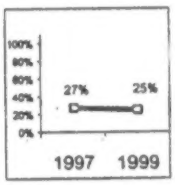
Family has at least $10,000 in liquid assets **



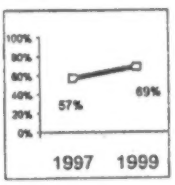
Family has any liquid assets



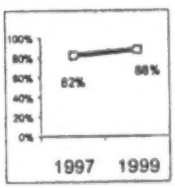
Family owns home



Family can borrow at least $1,000 from family or friends **



Family can borrow at least $100 from family or friends **



Economic Conditions

Indicators of economic conditions also improved on some but not all dimensions. Over the two-year period, the proportion of families with at least one full-time worker increased seven percentage points and the proportion of families with at least moderately affluent incomes (400 percent or more of the federal poverty line) increased by six percentage points. Despite these gains, the economic situation of the poorest New Yorkers did not greatly improve. The proportion of families with poverty-level incomes at or below 150 percent of poverty remained nearly constant. More families also reported hunger and difficulty paying utility bills in 1999, although the changes were marginally significant in statistical terms.

Defining Affluence and Poverty

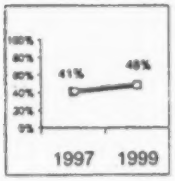
To compare incomes across groups, we use the official federal poverty threshold adjusted for family size. We define families as at least moderately affluent if they had income (from all sources) of at least 400 percent of the poverty line ($64,144 per year for a family of four for 1997 and $66,640 for a family of four for 1999). Because the poverty line has been widely criticized for underestimating the income necessary to avoid financial hardship, we define families as poor if they had incomes at or below 150 percent of the poverty line ($24,054 per year for a family of four for 1997 and $24,990 for a family of four for 1999).

Economic Conditions New York City 1997 and 1999

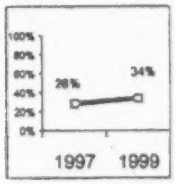
* Statistically significant change at p<.10

** Statistically significant change at p<.05

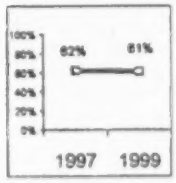
Family has at least one full time worker



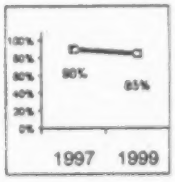
Family has income at or above 400% poverty threshold **



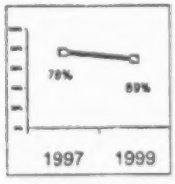
Family has income at or above 150% poverty threshold



Family members did not go hungry due to a lack of money



Family had enough income to pay utility bills on time *



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Social Conditions

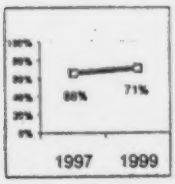
Changes in social conditions also were mixed. The two years between 1997 and 1999 saw improvements in families' perceptions of their neighborhood as a place to live and in their perception that their neighborhood was safe to walk in alone at night. There also was a decline in reports of family members having been burglarized or robbed in the prior year. On the other hand, there was no significant change over the two-year period in the proportion of families who lived in crowded housing (with less than one room per person) or poor quality housing (with major structural problems or repeated breakdowns in heating or plumbing).

Social Conditions New York City 1997 and 1999

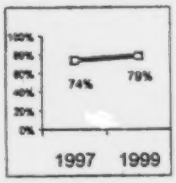
* Statistically significant change at p<.10

**Statistically significant change at p<.05

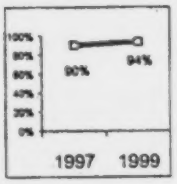
Adult rates neighborhood as good or very good **



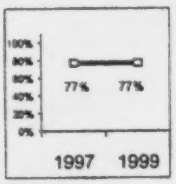
Adult rates neighborhood as safe or very safe *



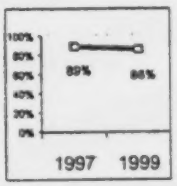
Family members were not victims of burglary or robbery in last year **



Family does not live in poor quality housing



Housing has at least one room per person



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Satisfaction with the City and Its Services

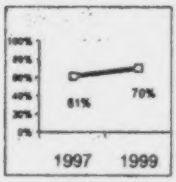
Although changes in the quality of life were mixed, New Yorkers were on the whole more satisfied with the city and at least some of its services in 1999 than they were in 1997. During this two-year period, the proportion of adults rating the city as a good or very good place to live rose nine percentage points. The proportion who considered themselves satisfied with police protection did not change, but the proportion who rated the city's schools as good or very good grew nine percentage points.

Satisfaction with the City New York City 1997 and 1999

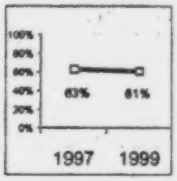
* Statistically significant change at p<.10

**Statistically significant change at p<.05

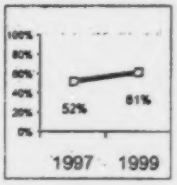
Adult rates New York City as good or very good place to live **



Adult rates police protection good or very good



Adult rates public schools good or very good **



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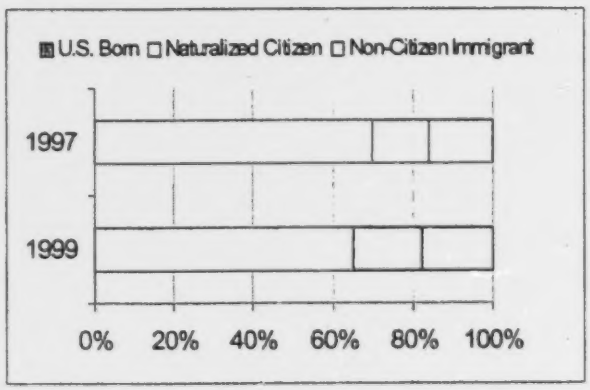
New York City 1999: Even More Diverse

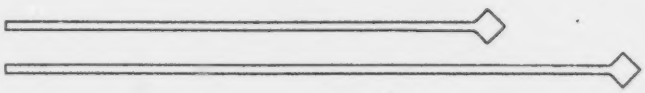
In 1997, we characterized New York as a city of "*rich diversity.*" Throughout the 1990s, the diversity of New York's residents has grown. One of the most dramatic changes has been the sharp growth in the size of the immigrant population. Between 1990 and 1998, the Census Bureau estimates that the share of New York City residents that were foreign-born grew twelve percentage points.

We find a similar change in the NYSIS. Between 1997 and 1999, the proportion of families with children remained nearly constant at 30 percent and the age structure remained similar. But the proportion of families headed by an adult born outside the U.S. increased sharply. In 1997, 30 percent of the NYSIS respondents were born outside the U.S. In 1999, the proportion was 35 percent.

Population Shares New York City 1997 and 1999



New York City Social Indicators 1999: The "Haves" and the "Have Nots"



Disparities Remain Wide

In 1997 we characterized the city not only as diverse, but also as highly unequal. We reported large disparities between affluent and poor families, immigrants and non-immigrants, and families with and without children. Between 1997 and 1999, we find evidence of growing prosperity and satisfaction with the city, alongside evidence of little change in levels of poverty and economic distress. We begin our examination of changes in inequality by considering disparities between these same groups in 1999. The following sections report highlights from group comparisons. Complete data for all the social indicators are provided in Appendix Tables 2 through 4.

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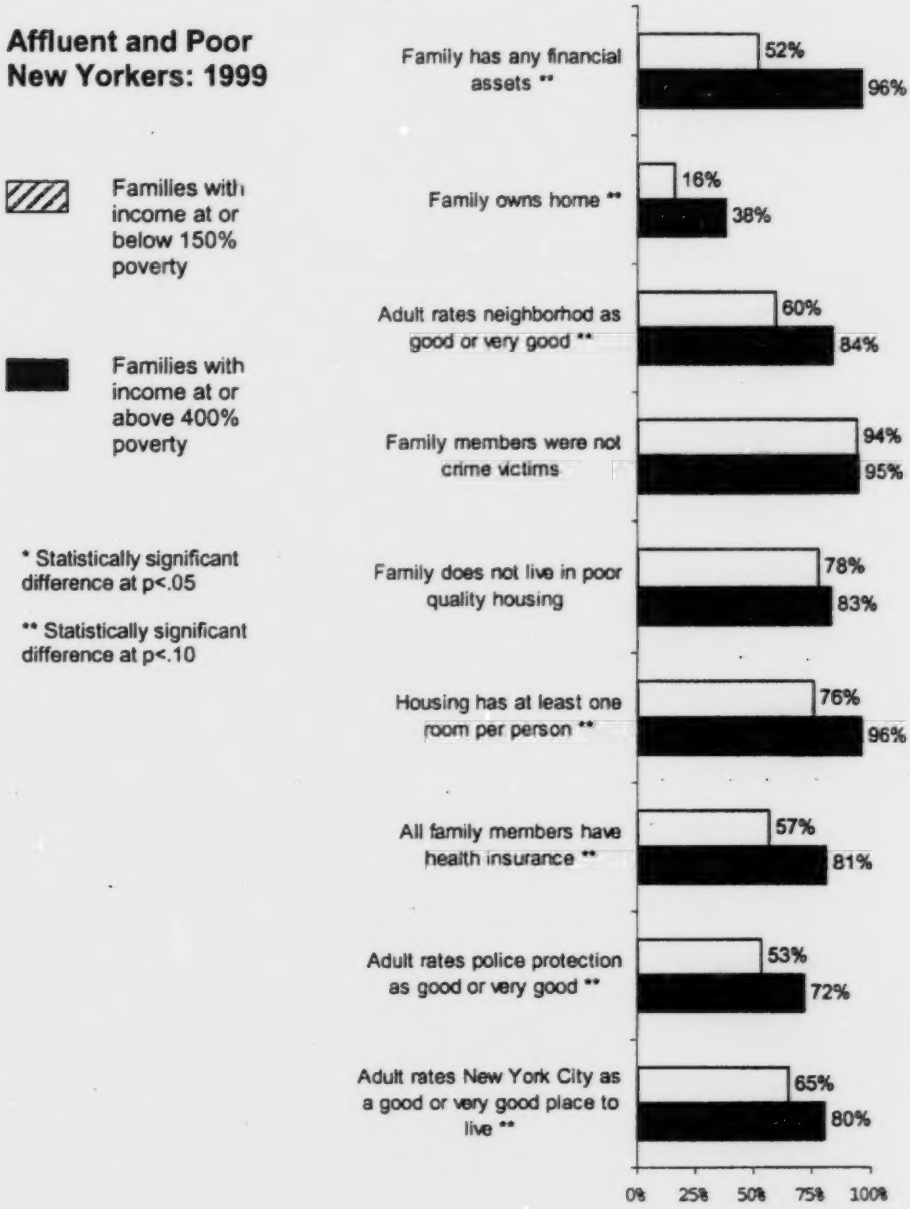
Affluent and Poor New Yorkers

In 1999, families who were at least moderately affluent (incomes of at least 400 percent of the federal poverty line) continued to fare much better than poor families (incomes at or below 150 percent of the federal poverty line) on nearly all of the social indicators. Affluent families were about twice as likely as poor families to have some financial assets and to be homeowners. Almost all affluent families lived in housing with at least one room per person compared to only three-quarters of poor families. Affluent families were more likely to rate their neighborhoods as good or very good and much more likely to report that all family members had health insurance.

Although poor families reported many more compromises in their economic well-being and quality of life than did affluent families, the continued drop in crime appears to have benefited both groups: While poor families were more likely than affluent families to report that they were victims of personal or property crime in the prior year, the difference was not statistically significant.

New Yorkers' assessments of life in the city mirrored disparities in quality of life.. Adults in affluent families were significantly more likely than those in poor families to rate the city as a good or very good place to live and to rate police protection as good or very good.

Affluent and Poor New Yorkers: 1999



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Immigrant and Non-Immigrant New Yorkers

In 1997, we documented wide disparities between families headed by adults who were born in the U.S. and those headed by immigrants (whether naturalized citizens or not). In 1999, these disparities remained wide.

Immigrants lagged non-immigrants on measures of financial well-being, with fewer immigrants than non-immigrants reporting home ownership and any liquid assets. Immigrants were less likely than non-immigrants to have high incomes and they were more likely to have difficulty making utility bill payments.

Other compromises in quality of life also were more widespread among immigrant families. In comparison to non-immigrants, immigrant families were less likely to be living in neighborhoods that they described as good or very good, and more likely to be living in poor quality or crowded housing. Immigrants were significantly more likely than those born in the U.S. to have been crime victims. One-half of immigrant families reported no health insurance for at least some family members, in contrast to about one-quarter of non-immigrant families.

Not surprisingly, immigrants' overall assessment of life in New York City was less positive than that of non-immigrants. They also were significantly less satisfied with police protection.

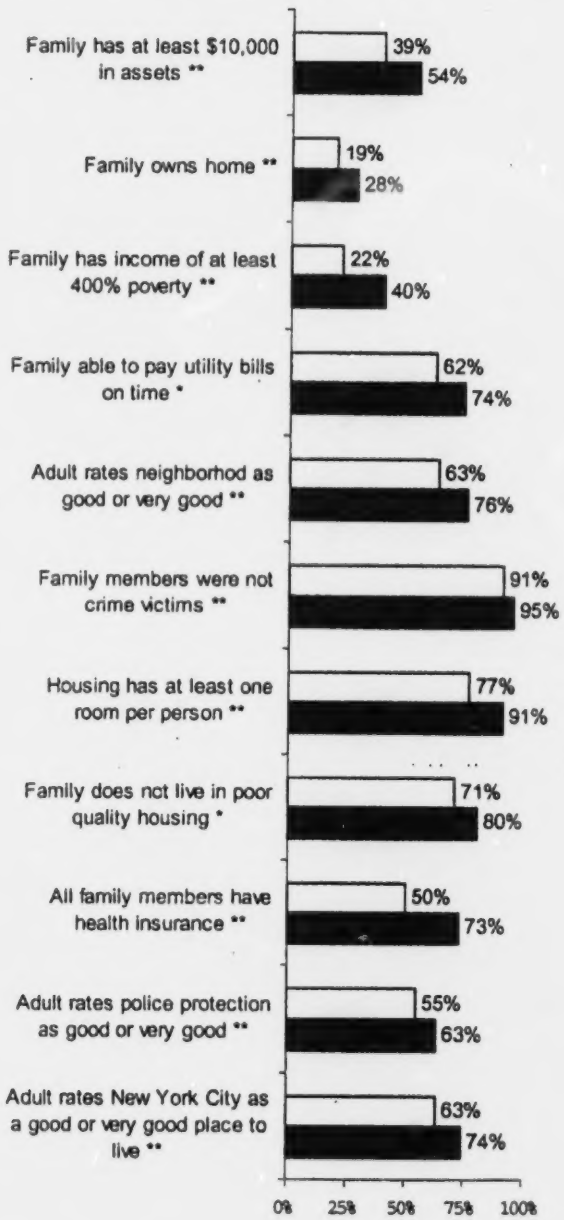
U.S. Born and Immigrant New Yorkers: 1999

Families headed by adult born outside of U.S.

Families headed by adult born in U.S.

* Statistically significant difference at p<.05

** Statistically significant difference at p<.10



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Families With and Without Children

In 1997 we characterized families with children as among the most vulnerable New Yorkers, with less human and financial capital and greater economic hardship and disadvantage. Families with and without children remained far apart on several of these measures in 1999 as well.

Rates of homeownership and accumulation of liquid assets did not differ significantly between the two groups. But families with children were significantly less likely to be at least moderately affluent than those without children and they were much more likely to have had difficulty paying utility bills.

Families with children also were more likely than those without to experience other compromises in their quality of life. Over one-quarter of families with children lived in crowded housing compared to nine percent of families without children. Families with children were significantly less likely than those without to live in neighborhoods they thought were good, and more likely to have been crime victims.

Differences in satisfaction with the city were mixed. Families with children were significantly less likely than those without to rate the city as a good place to live. Families with were also less likely to rate the public schools as good or very good, although the difference was not statistically significant.

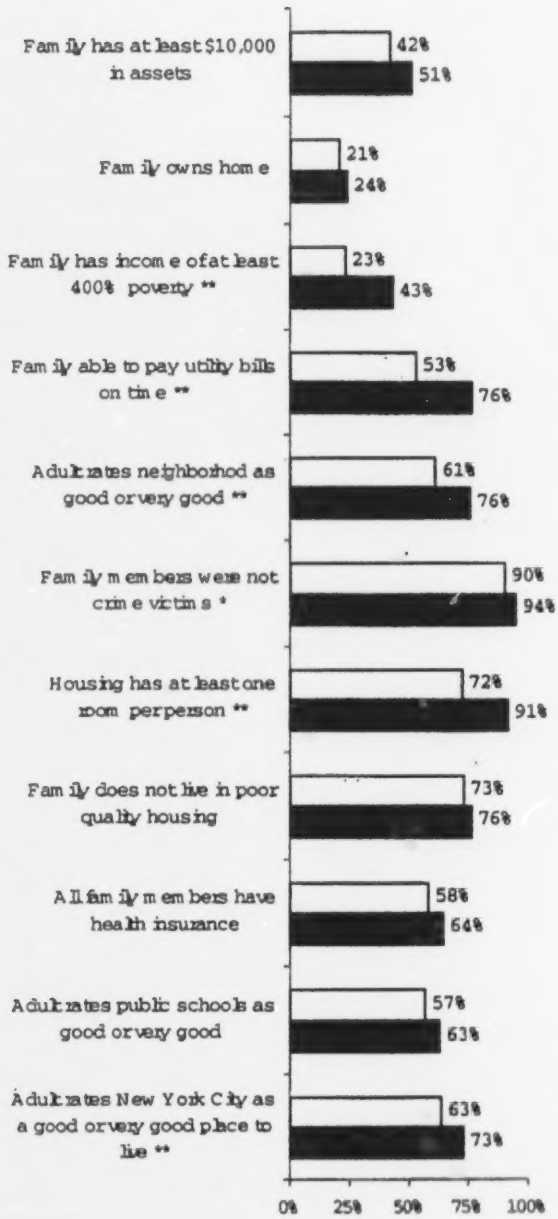
New York City Families With and Without Children: 1999

Families with children

Families without children

* Statistically significant difference at p<.05

** Statistically significant difference at p<.10



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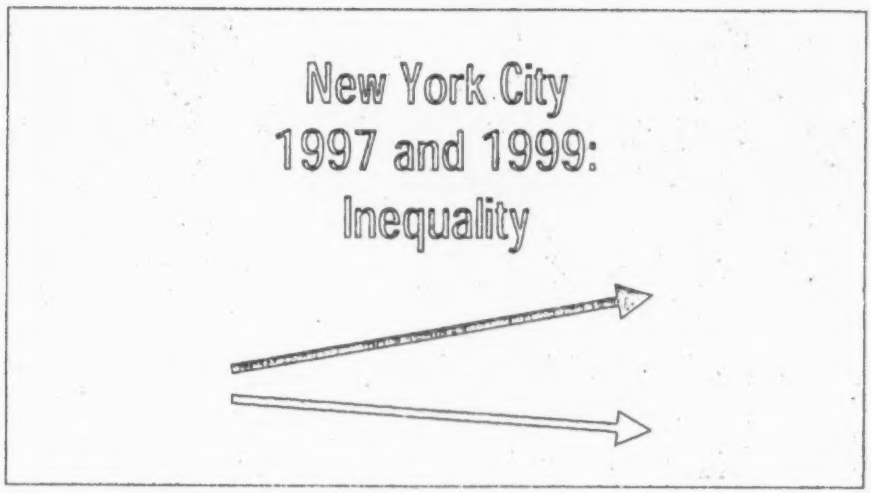

Are The Gaps Growing Wider?

In 1997, we characterized New York as a city of "*great, perhaps growing inequality.*" The Social Indictors provide a unique tool with which to track changes in inequality.

To examine changes in inequality, we calculate the "gap" in various social indicators between various groups of families. By comparing the gap in 1999 to that observed in 1997, we can begin to answer the question of whether disparities in quality of life grew larger or smaller during this two-year period. In the following sections we highlight some of the most important changes in inequality; complete data are provided in Appendix Tables 2 through 4.

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Inequality: Affluent and Poor New Yorkers

To examine changes in inequality between poor and affluent New Yorkers we calculate the gap between families with moderate to high incomes (at or above 400 percent of the federal poverty line) and those with poverty-level incomes (at or below 150 percent of the poverty) in the two survey years.

Changes in inequality between rich and poor were mixed during this period. On several dimensions, affluent New Yorkers pulled even further ahead of the poorest New Yorkers. Because affluent families pulled ahead in the accumulation of at least $10,000 in assets, while the poorest families made no gains, the gap between them grew larger. The gap between rich and poor in housing adequacy also grew, because many more families with poverty-level incomes were living in overcrowded housing in 1999 than in 1997.

On other indicators of well-being, the gap between affluent and poor families narrowed. The gap narrowed slightly in New Yorkers' rating of their neighborhood, because there was an increase in the proportion of poor New Yorkers who rated their neighborhood as good or very good. The gap between affluent and poor also narrowed slightly in crime victimization, because rates of reported victimization declined more steeply for poor than for affluent New Yorkers.

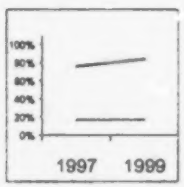
Inequality grew sharply, however, in satisfaction with the city and its services. Affluent New Yorkers were more likely to rate New York as a good or very good place to live in 1999 than they were in 1997, and about equally likely to rate police protection as good or very good. Poor New Yorkers were about equally satisfied with the city in the two years, and far less likely to rate police protection as good or very good in 1999. As a result, the gap between rich and poor in satisfaction with the city and with police protection each grew by 10 percentage points.

Inequality Between Affluent and Poor New Yorkers: 1997 and 1999

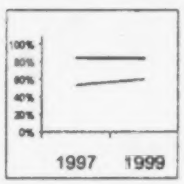
Families with incomes at or above 400% poverty

Families with incomes at or below 150% poverty

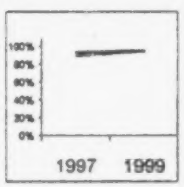
Family has at least $10,000 in assets



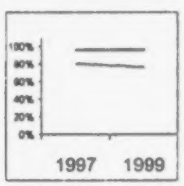
Adult rates neighborhood as good or very good



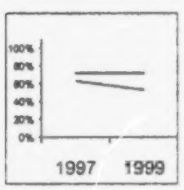
Family members were not crime victims



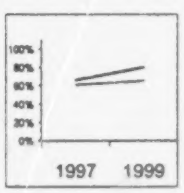
Housing has at least one room per person



Adult rates police protection good or very good



Adult rates New York City good or very good place to live



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Inequality: Immigrant and Non-Immigrant New Yorkers

On nearly all dimensions of economic and financial well-being, the gap between immigrant and non-immigrant families grew wider between 1997 and 1999.

Non-immigrants realized substantial improvements in their economic and financial assets, while immigrant families made little progress. As a result, the gap between the proportion of immigrant and non-immigrant families with incomes of at least 400 percent of the federal poverty line grew 9 percentage points and the gap in the proportion with at least $10,000 in assets grew 11 percentage points.

Inequality grew in other dimensions as well. Because non-immigrants were more likely to rate their neighborhood as good or very good in 1999 than in 1997, the gap between the two groups grew. Although both groups were less likely to report crime victimization in 1999 than in 1997, the decline was slightly larger for non-immigrants. And immigrant families were more likely to live in crowded housing in 1999 than in 1997, while non-immigrant families were about equally likely to live in crowded housing in both years. As a result, the gap in housing adequacy between the groups also grew.

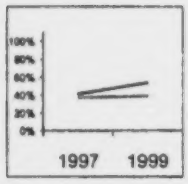
The gap between immigrant and non-immigrant New Yorkers' satisfaction with the city and it's services also grew. Between 1997 and 1999, non-immigrant New Yorkers pulled even further ahead of immigrants in their rating of the city as a good or very good place to live. The growth in inequality in satisfaction with police protection was even more dramatic. In 1997, immigrant New Yorkers were slightly *more* likely than non-immigrants to rate police protection as good or very good. By 1999, immigrant respondents were *less* likely to rate police protection this highly, while satisfaction among non-immigrants remained about the same. As a result, the gap in satisfaction with police protection reversed direction and grew 10 percentage points.

Inequality Between Immigrant and Non-Immigrant New Yorkers: 1997 and 1999

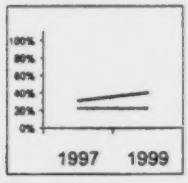
Families headed by adult born in U.S.

Families headed by adult born outside of U.S.

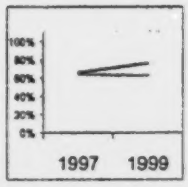
Family has at least $10,000 in assets



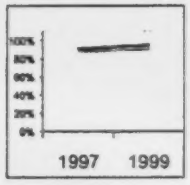
Family has income of 400% or more of poverty



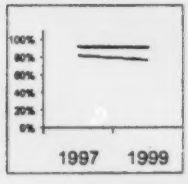
Adult rates neighborhood as good or very good



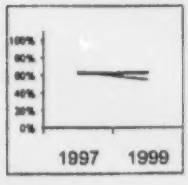
Family members were not crime victims



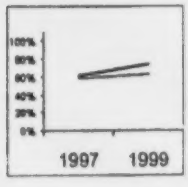
Housing has at least one room per person



Adult rates police protection good or very good



Adult rates New York City a good or very good place to live



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Inequality: Families With and Without Children

Inequality between families with and without children also grew wider on several dimensions between 1997 and 1999.

Because families without children were doing better on economic dimensions in 1999 than they were in 1997, and families with children realized less economic improvement, the gap between them grew in financial assets and income. Families with children also fell much further behind those without children in financial hardship; the gap between the groups on ability to pay utility bills grew 12 percentage points wider.

Families without children were less likely to have been crime victims in 1999 than in 1997, while families with children were about equally likely to be victimized in both years; as a result, the gap between them widened slightly. The proportion of families without children who lived in housing with at least one room per person remained about the same in the two year period, while it decreased among families with children – widening the gap between the groups by four percentage points.

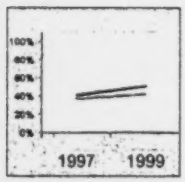
Changes in inequality were mixed in satisfaction with life in the city. In 1997, families with children were slightly more likely than those without to rate the city's public schools as good or very good. By 1999, however, families with children were *less* positive than those without about the quality of public schools. As a result, the gap between the groups grew 10 percentage points. Both families with and without children were more likely to rate the city as a good or very good place to live in 1999 than they did in 1997, so the gap between them widened slightly.

Inequality Between New York Families With and Without Children: 1997 and 1999

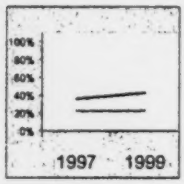
Families without children

Families with children

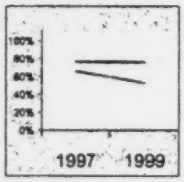
Family has at least $10,000 in assets



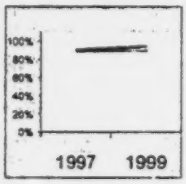
Family has income of 400% or more of poverty



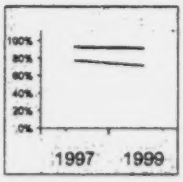
Family had enough money to pay utility bills on time



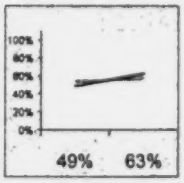
Family members were not crime victims



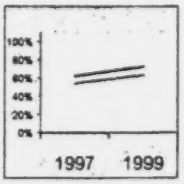
Housing has at least one room per person



Adult rates public schools as good or very good



Adult rates New York City good or very good place to live



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Conclusions

Pulling Ahead, or Falling Behind?

The "social temperature" of New York City changed for the better in many respects between 1997 and 1999. It was a period of economic expansion in the city, as in the rest of the country. The Social Indicators Survey documents encouraging changes in the economic and financial well-being of the city's residents. In comparison to 1997, New York families in 1999 were more likely to have a full time worker, more likely to have incomes of at least four times the poverty level, more likely to have significant financial assets, and more likely to have access to financial loans from family or friends. The quality of life improved on average as well, with more New Yorkers describing their neighborhoods as good and as safe and fewer reporting crime victimization. These improvements help explain why more New Yorkers described the city as good place to live in 1999. For many, life became more comfortable.

Alongside encouraging evidence that the quality of life improved for many, we find evidence that progress was not universal. Despite increases in employment, the poverty rate did not change – leaving nearly 40 percent of New York families with incomes at or below one and a half times the poverty threshold. The one-quarter of families with no financial assets also remained unchanged. There was little indication of improvement, and some suggestion of deterioration, on indicators of quality of life and financial hardship for the most disadvantaged New Yorkers such as housing adequacy, hunger, and difficulty paying utility bills.

Social indicators for New York City can best be described as mixed. More advantaged residents of the city appear to be pulling ahead while the more disadvantaged are doing no better or even worse than they were two years prior.

The most disturbing finding is the growth in inequality on social indicators between 1997 and 1999. In the U.S. as a whole, this period was one in which economic indicators improved for nearly all groups. The richest Americans have become much richer, and poverty reached a 20 year low in 1999. Employment is high even among populations – such as single mothers – that historically had very weak labor market attachments.

Despite these improvements, income inequality remains vast in the U.S. And there is good evidence that New York City remains one of the most unequal cities in the country in the distribution of incomes and wealth.

Changes in income inequality tell an important, but incomplete, story. To tell the full story of inequality, it is important to look beyond measures of income and consider other social indicators. During this two year period in New York City, growing inequality is apparent on many dimensions.

The story is mixed for New Yorkers of different income groups. There is encouraging evidence of a narrowing gap on some dimensions, including crime victimization and perceptions of neighborhood quality. The gap between affluent and poor New Yorkers grew wider, however, in housing adequacy and satisfaction with the city and its services. And while indicators of the well-being of the affluent, such as financial assets, improved, indicators of the economic distress of the poor also grew.

Other groups also lost ground. The proportion of New Yorker families headed by an immigrant parent increased about 5 percentage points in this two-year period. In both time periods, immigrant families were far more disadvantaged than those headed by a non-immigrant and on several dimensions – financial assets, crime victimization and housing – the gap between these groups grew wider. By 1999, immigrants were far less likely than non-immigrants to rate life in the city and police protection as good.

Similar although less pronounced changes are evident for families with children. At both periods of time, families with children were more disadvantaged than those without, and between 1997 and 1999 the inequality between them grew in affluence, financial assets, economic hardship, housing and crime victimization.

What do these changes mean for the city? Overall improvements in prosperity, quality of life and satisfaction with the city are encouraging. But optimism about the positive direction for most should be tempered by concern about the lack of progress for others. As the comfortable have become more comfortable, it appears that many of the most

vulnerable New Yorkers – including immigrants and families with children – have been left behind.

This Social Indicators Survey report does not explain *why* inequality is growing in the city. Declines in the well-being of aggregated populations do not necessarily indicate that the well-being of individuals within those populations declined. It is possible that the conditions of subpopulations worsened due to compositional changes – if more highly disadvantaged families moved into the city at a higher rate than more advantaged families. For example, new immigrant families who moved to New York between 1997 and 1999 might have been more disadvantaged than those who lived here in 1997. This could explain why inequality grew between immigrants and non-immigrants during this period.

It appears more likely, however, that growing inequality can be traced to differences in how groups of New Yorkers fared over this two year period. When we compare the characteristics of immigrant families interviewed in 1997 and 1999, we find only small and insignificant changes in characteristics such as education and health status. Inequality appears to have grown because assets, economic and living conditions changed at different rates for families in different groups. Given the strong economy, it is not surprising that more families achieved higher incomes during this period, and that more advantaged New Yorkers accumulated more financial resources and saw improvements in their quality of life. If less advantaged New Yorkers did not realize similar benefits from the booming economy, growing inequality may be due to the "pulling ahead" of the most advantaged. If the strong economy did not provide sufficient benefits to offset the fraying of the safety net of government social programs, inequality may have been exacerbated by the "falling behind" of the most vulnerable.

Growing inequality in the city should raise concern regardless of its causes. The 1997-1999 period was one of considerable economic growth in the city and the country as a whole. It was also a time of substantial policy change, with major changes in government welfare, health insurance, and other social programs. On balance, the combination of economic and policy changes appear to have benefited the most comfortable more than those most in need.

Whether as policy officials or as service providers or as residents of the city, New Yorkers should be concerned about growing inequality in the city. The "social temperature" of the city depends on how everyone in the city – not only the most comfortable – are faring. Life in New York City cannot finally be described as great and growing greater until everyone has the chance to pull ahead and the gaps between the "haves" and the "have nots" begin to close.

Appendix 1
Data Table

TABLE 1: NEW YORK CITY SOCIAL INDICATORS: 1997 AND 1999

	1997	1999	Change 1997-1999[1]	p-value
unweighted n	1373	1501		
Adult Human Assets[2]				
Adult in good to excellent health	77%	74%	-3	n.s.
Adult has no work-limiting disability	82%	82%	0	n.s.
Adult has at least a high school degree	74%	75%	0	n.s.
Adult has a college degree or more	26%	29%	2	n.s.
Child Human Assets[3]				
Child in good to excellent health	93%	91%	-3	n.s.
Child free from activity-limiting disabilities	93%	92%	0	n.s.
Child has never repeated a grade	91%	89%	-3	n.s.
Parent does not report child behavior problems	82%	87%	4	0.09
Financial and Social Assets				
Family has any liquid assets	74%	72%	-1	n.s.
Family has $10,000 or more in liquid assets	39%	49%	9	0.02
Family has $25,000 or more in liquid assets	31%	39%	8	0.03
Family owns home	27%	25%	-2	n.s.
Family can borrow at least $100 from family or friends	82%	88%	5	0.01
Family can borrow at least $1,000 from family or friends	57%	69%	12	0.00
Economic Conditions				
Family has at least one full time worker	41%	48%	7	n.s.
Family has income of 400% poverty or more	28%	34%	6	0.05
Family has income of 150% poverty or more	62%	61%	-1	n.s.
Family members did not experience hunger **	90%	85%	-5	n.s.
Utility bills were not paid late due to a lack of money **	76%	69%	-7	0.09
Social Conditions				
Family does not live in poor quality housing[4] **	77%	77%	0	n.s.
Housing has at least one room per person	89%	86%	-3	n.s.
Adult rates neighborhood as good or very good	66%	71%	6	0.05
Adult rates neighborhood as safe or very safe	74%	79%	5	0.08
Family members were not crime victims[5]	90%	94%	4	0.03

	1997	1999	Change 1997-1999[1]	p-value
Institutional Supports				
All family members had health insurance[6]	77%	65%	-12	0.00
Parent agrees that child's school is safe or very safe	88%	89%	0	n.s.
Parent agrees that child is getting a good or very good education	87%	88%	1	n.s.
Satisfaction With the City and Its Services				
Adult rates New York City as a good or very good place to live	61%	70%	9	0.00
Adult rates police protection as good or very good	63%	61%	-2	n.s.
Adult rates public schools as good or very good	52%	61%	10	0.00
** Questions concerning hunger, difficulty paying utility bill, and poor quality housing were asked of only respondents below median income. Reported percentages for these items refer only to families with incomes below median income in both years.				
[1] Percentage point difference; may not correspond to difference between preceding columns due to rounding.				
[2] Randomly selected adult (families with no children) or primary caregiver (families with children)				
[3] Randomly selected child				
[4] Poor quality housing defined as having major structural problems or repeated breakdowns in heating or plumbing.				
[5] Crime defined as robbery or burglary in prior year				
[6] Health insurance coverage at time of interview				
n.s. Difference not statistically significant at p <.10				
n/a not applicable or question not asked of all groups or consistently in both years.				

TABLE 2: NEW YORK CITY SOCIAL INDICATORS: 1997 AND 1999

POOR (AT OR BELOW 150% POVERTY) AND AFFLUENT (AT OR ABOVE 400% POVERTY)												
	POOR				AFFLUENT				GAP BETWEEN POOR AND AFFLUENT			
	1997	1999	Change 1997-1999[1]	p-value	1997	1999	Change 1997-1999[1]	p-value	Gap 1997[1]	Gap 1999[1]	Change in gap 1997-1999	p-value 1999
unweighted n	392	475			431	546						
Adult Human Assets[2]												
Adult in good to excellent health	62%	61%	-1%	n.s.	94%	89%	-5%	0.09	-32%	-28%	-4%	0.00
Adult has no work-limiting disability	69%	69%	0%	n.s.	97%	93%	-4%	n.s.	-28%	-24%	-4%	0.00
Adult has at least a high school degree	53%	54%	1%	n.s.	97%	95%	-2%	n.s.	-44%	-41%	-3%	0.00
Adult has a college degree or more	7%	9%	2%	n.s.	55%	57%	2%	n.s.	-48%	-48%	0%	0.00
Child Human Assets[2]												
Child in good to excellent health	92%	85%	-7%	n.s.	96%	96%	0%	n.s.	-4%	-11%	7%	0.03
Child free from activity-limiting disabilities	90%	87%	-3%	n.s.	94%	96%	2%	n.s.	-4%	-9%	5%	0.08
Child has never repeated a grade	84%	81%	-3%	n.s.	94%	95%	1%	n.s.	-10%	-14%	4%	0.05
Parent does not report child behavior problems	79%	80%	1%	n.s.	89%	93%	4%	n.s.	-10%	-13%	3%	0.03
Fin/ancial and Social Assets												
Family has any liquid assets	54%	52%	-2%	n.s.	96%	96%	0%	n.s.	-42%	-44%	2%	0.00
Family has $10,000 or more in liquid assets	17%	17%	0%	n.s.	76%	84%	8%	n.s.	-59%	-67%	8%	0.00
Family has $25,000 or more in liquid assets	12%	14%	2%	n.s.	63%	72%	9%	n.s.	-51%	-58%	7%	0.00
Family owns home	17%	16%	-1%	n.s.	44%	38%	-6%	n.s.	-27%	-22%	-5%	0.00
Family can borrow at least $100 from family or friends	65%	80%	15%	0.00	96%	95%	-1%	n.s.	-31%	-15%	-16%	0.00
Family can borrow at least $1,000 from family or friends	38%	54%	16%	0.01	80%	83%	3%	n.s.	-42%	-29%	-13%	0.00
Economic Conditions												
Family has at least one full time worker	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Family has income of 400% poverty or more	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Family has income of 150% poverty or more	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Family members did not experience hunger **	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Utility bills were not paid late due to a lack of money **	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a

	POOR				AFFLUENT				GAP BETWEEN POOR AND AFFLUENT			
	1997	1999	Change 1997-1999[1]	p-value	1997	1999	Change 1997-1999[1]	p-value	Gap 1997[1]	Gap 1999[1]	Change in gap 1997-1999	p-value 1999
Social Conditions												
Family does not live in poor quality housing[4] **	77%	77%	0%	n.s.	n/a	83%	n/a	n/a	n/a	-6%	n/a	n.s.
Housing has at least one room per person	80%	76%	-4%	n.s.	96%	96%	0%	n.s.	-16%	-20%	4%	0.00
Adult rates neighborhood as good or very good	54%	60%	6%	n.s.	85%	84%	-1%	n.s.	-31%	-24%	-7%	0.00
Adult rates neighborhood as safe or very safe	65%	70%	5%	n.s.	86%	89%	3%	n.s.	-21%	-19%	-2%	0.00
Family members were not crime victims[5]	89%	94%	5%	n.s.	93%	95%	2%	n.s.	-4%	-1%	-3%	n.s.
Institutional Supports												
All family members had health insurance[6]	n/a	57%	n/a	n/a	n/a	81%	n/a	n/a	n/a	-24%	n/a	n/a
Parent agrees that child's school is safe or very safe	83%	84%	0.01	n.s.	94%	94%	0%	n.s.	-11%	-10%	-1%	n.s.
Parent agrees that child's education is good or very good	82%	82%	0%	n.s.	93%	93%	0%	n.s.	-11%	-11%	0%	0.08
Satisfaction With the City and its Services												
Adult rates New York City good or very good place to live	61%	65%	0.04	n.s.	66%	80%	14%	0.00	-5%	-15%	10%	0.00
Adult rates police protection as good or very good	63%	53%	-10%	0.08	72%	72%	0%	n.s.	-9%	-19%	10%	0.00
Adult rates public schools as good or very good	54%	61%	0.07	n.s.	50%	64%	14%	0.02	4%	-3%	7%	n.s.

** Questions concerning hunger, difficulty paying utility bill, and poor quality housing were asked of only respondents below median income. Reported percentages for these items refer only to families with incomes below median income in both years.

[1] Percentage point difference; may not correspond to difference between preceding columns due to rounding.

[2] Randomly selected adult (families with no children) or primary caregiver (families with children)

[3] Randomly selected child

[4] Poor quality housing defined as having major structural problems or repeated breakdowns in heating or plumbing.

[5] Crime defined as robbery or burglary in prior year

[6] Health insurance coverage at time of interview

n.s. Difference not statistically significant at $p < .10$

n/a not applicable or question not asked of all groups or consistently in both years.

TABLE 3: NEW YORK CITY SOCIAL INDICATORS: 1997 AND 1999

IMMIGRANT (ADULT BORN OUTSIDE U.S.) AND NON-IMMIGRANT (ADULT BORN IN U.S.)	IMMIGRANTS				NON-IMMIGRANTS				GAP BETWEEN IMMIGRANTS & NON-IMMIGRANTS			
	1997	1999	Change 1997-1999[1]	p-value	1997	1999	Change 1997-1999[1]	p-value	Gap 1997[1]	Gap 1999[1]	Change in gap 1997-1999	p-value 1999
unweighted n	519	567			844	934						
Adult Human Assets[2]												
Adult in good to excellent health	76%	74%	-2%	n.s.	77%	75%	-2%	n.s.	-1%	-1%	0%	n.s.
Adult has no work-limiting disability	85%	82%	-3%	n.s.	81%	82%	1%	n.s.	4%	0%	4%	n.s.
Adult has at least a high school degree	72%	67%	-5%	n.s.	75%	79%	4%	n.s.	-3%	-12%	9%	0.00
Adult has a college degree or more	26%	27%	1%	n.s.	26%	30%	4%	n.s.	0%	-3%	3%	n.s.
Child Human Assets[3]												
Child in good to excellent health	90%	90%	0%	n.s.	96%	92%	-4%	0.08	-6%	-2%	-4%	n.s.
Child free from activity-limiting disabilities	93%	94%	1%	n.s.	92%	91%	-1%	n.s.	1%	3%	-2%	n.s.
Child has never repeated a grade	95%	91%	-4%	n.s.	88%	87%	-1%	n.s.	7%	4%	3%	n.s.
Parent does not report child behavior problems	85%	91%	6%	n.s.	80%	84%	4%	n.s.	5%	7%	-2%	0.08
Fin/ancial and Social Assets												
Family has any liquid assets	68%	65%	-3%	n.s.	75%	76%	1%	n.s.	-7%	-11%	4%	0.02
Family has $10,000 or more in liquid assets	37%	39%	2%	n.s.	41%	54%	13%	0.01	-4%	-15%	11%	0.01
Family has $25,000 or more in liquid assets	26%	29%	3%	n.s.	33%	45%	12%	0.02	-7%	-16%	9%	0.00
Family owns home	19%	19%	0%	n.s.	30%	28%	-2%	n.s.	-11%	-9%	-2%	0.02
Family can borrow at least $100 from family or friends	81%	90%	9%	0.01	83%	87%	4%	n.s.	-2%	3%	-5%	n.s.
Family can borrow at least $1,000 from family or friends	54%	69%	15%	0.00	58%	69%	11%	0.00	-4%	0%	-4%	n.s.
Economic Conditions												
Family has at least one full time worker	40%	47%	7%	n.s.	42%	49%	7%	0.07	-2%	-2%	0%	n.s.
Family has income of 400% poverty or more	22%	22%	0%	n.s.	31%	40%	9%	0.01	-9%	-18%	9%	0.00
Family has income of 150% poverty or more	56%	55%	-1%	n.s.	65%	65%	0%	n.s.	-9%	-10%	1%	0.02
Family members did not experience hunger **	88%	85%	-3%	n.s.	92%	86%	-6%	n.s.	-4%	-1%	-3%	n.s.

Utility bills were not paid late due to a lack of money **	69%	62%	-7%	n.s.	80%	74%	-6%	n.s.	-11%	-12%	1%	0.07
Social Conditions												
Family does not live in poor quality housing[4] **	75%	71%	-4%	n.s.	78%	80%	2%	n.s.	-3%	-9%	6%	0.07
Housing has at least one room per person	82%	77%	-5%	n.s.	92%	91%	-1%	n.s.	-10%	-14%	4%	0.00
Adult rates neighborhood as good or very good	64%	63%	-1%	n.s.	66%	76%	10%	0.01	-2%	-13%	11%	0.00
Adult rates neighborhood as safe or very safe	76%	73%	-3%	n.s.	73%	81%	8%	0.01	3%	-8%	11%	0.02
Family members were not crime victims[5]	88%	91%	3%	n.s.	91%	95%	4%	0.03	-3%	-4%	1%	0.05
Institution/al Supports												
All family members had health insurance[6]	64%	50%	-14%	0.01	82%	73%	-9%	0.00	-18%	-23%	5%	0.00
Parent agrees that child's school is safe or very safe	88%	86%	-2%	n.s.	88%	92%	4%	n.s.	0%	-6%	6%	n.s.
Parent agrees that child's education is good or very good	92%	87%	-5%	n.s.	84%	89%	5%	n.s.	8%	-2%	10%	n.s.
Satisfaction With the City and Its Services												
Adult rates New York City good or very good place to live	59%	63%	4%	n.s.	62%	74%	12%	0.00	-3%	-11%	8%	0.01
Adult rates police protection as good or very good	64%	55%	-9%	0.07	62%	63%	1%	n.s.	2%	-8%	10%	0.05
Adult rates public schools as good or very good	55%	62%	7%	n.s.	51%	61%	10%	0.01	4%	1%	3%	n.s.

** Questions concerning hunger, difficulty paying utility bill, and poor quality housing were asked of only respondents below median income. Reported percentages for these items refer only to families with incomes below median income in both years.

[1] Percentage point difference; may not correspond to difference between preceding columns due to rounding.

[2] Randomly selected adult (families with no children) or primary caregiver (families with children)

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[6] Health insurance coverage at time of interview

n.s. Difference not statistically significant at $p < .10$

n/a not applicable or question not asked of all groups or consistently in both years.

Appendix 2
Methodology

Appendix 2: The 1999 Social Indicators Survey

Kirsten Cowal

Overview

The Social Indicators Survey is repeated cross-sectional telephone survey of randomly selected New York City families. The first wave was administered in 1997 and the second in 1999. The goal of the Social Indicator Survey is to track changes over time in various human, social, and economic indicators of well-being among New Yorkers. An additional goal is to evaluate the impact of policy changes, such as welfare reform, on the well-being of select groups of New York City residents.

Our definition of well-being encompasses a variety of domains, including: human, financial, and social assets, economic and social living conditions, adequacy of institutional supports and satisfaction with the city and its services (for a complete description of the indicators within each domain, see Garfinkel & Meyers, 1999). Indicators were selected based on their predicted association with short- and long-term well-being, and on practical considerations relating to our use of telephone surveys to collect data.

Sampling, data collection, and response rates

The data for the 1999 Social Indicators Survey were collected between May 1999 and March 2000, using computer assisted telephone interview (CATI) technology and random digit dialing (RDD), by Schulman, Ronca & Bucavalas, Inc., a survey research firm based in New York City. Interviews were conducted in English or Spanish. The sample was stratified by the presence or absence of children and produced two subsamples: a cross-section sample of 1000 adults (with or without children) and 501 caregivers (adults with children). A total of 136 respondents (9%) were interviewed in Spanish. The two subsamples were further stratified according to whether the respondent was offered a monetary incentive ($10.00) in exchange for his or her participation. Twenty percent of the respondents in the cross-section and caregiver samples were in the incentive condition, the rest were not. Incentives did not affect response rates in any way.

The adult with the most recent birthday was selected as the respondent in the cross-section sample and the parent or guardian of the child age 17 or under with the most recent birthday in the caregiver sample. The interview completion rate among households in which a respondent was reached was 67% and 76% for the cross-section and caregiver samples, respectively. We estimated eligibility among those who refused screening from the eligibility incidence rate among those who were successfully screened. The response rate among all households including those in which a respondent was never reached were 35% for the cross-section sample and 38% for the caregiver sample. We also estimated eligibility of non-respondents based on the incidence rate of contacted and screened households. This response rate is likely to be an underestimate of the true response rate because some of the unreached numbers would not have belonged to residences.

Weighting

The data were weighted to account for probability of selection and to correct for under or overrepresentation of certain groups of individuals relative to the entire city population. We used a 10-step method based on inverse probability weighting and post-stratification in which the weights derived at each step were successively multiplied by the weights derived at the following step.[1] Approximate inverse probability weighting was used in the first 3 steps to adjust for selection biases resulting from discrepancies between household and family size, telephone availability and the presence or absence of children. In the first step, weights were calculated as the square root of the quotient over the number of adults (cross-section sample) or children (caregiver sample) in the household over the number of adults or children in the family. For the purposes of this survey, a family is defined as a respondent and his or her spouse or cohabitating partner and biological, adopted, or foster children, or children for whom the respondent or his or her spouse or partner is the guardian.[2] In the second step, cases with multiple phone lines were weighted by the inverse of the number of phone lines, and cases with interrupted phone service were weighted in direct proportion to the number of months without telephone service (with a weight capped at four). For the third step, ratios of families with and without children in New York City, based on 1990 Census Bureau PUMS data, were applied to the sum of weights in the sample for families with and without children. The resulting ratios were then normalized by dividing them by the previously obtained ratio for families with children. Thus, families without children were weighted upward relative to families with children.

Steps 4 and 5 involved post-stratification weighting. In step 4, the SIS respondents were stratified on their race and educational attainment. Weights were assigned to each stratum based on its relative representation in the New York City population, according to data from the 1999 Current Population Study. A similar procedure was followed for step 5, this time using family composition (single female adult with no children, single male adult with no children, married or partnered with no children, married or partnered with children, single female adult with children, single male adult with children).

Steps 6, 7, and 8 consisted of iterative proportional fitting, that is repeat iterations of steps 3, 4, and 5 using updated weights each time. In step 9, final weights for all SIS respondents were created by multiplying the weights from the previous 8 steps. Finally, in step 10, additional population weights were created by multiplying each respondent's final weight by the ratio of the sum of final CPS weights to the sum of the final SIS weights.

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[1] This method was developed by Andrew Gelman and David Becker, both from the Department of Statistics at Columbia University.

[2] Our definition of families differs from that used by other major surveys, such as the Census or the Current Population Study, in that it includes non-married cohabitating partners and excludes other related adults, such as parents or nuclear family members of the adult respondent.

Imputations

Respondents were asked to report on their income from ten different sources: primary earnings (the earnings of the family member who earned the most), secondary earnings, interest, gifts, food stamps, social security, welfare, rental property, pensions, unemployment compensation, alimony and supplemental security income (SSI). The proportion of missing data, either because respondents indicated that they did not know how much they received or because they refused to say how much they received from a particular source, ranged from a low of 8% for alimony to a high of 37% for interest. Imputations were performed for missing values for the various income sources using multiple regression. Each source of income (starting with the most frequently reported source of income, which was primary earnings and ending with the least frequently reported source of income, which was supplemental security income) was predicted from various demographic, economic and employment-related characteristics. The unstandardized coefficients from the regression equations were subsequently used to derive estimates for each income source by taking the sum of the products of each coefficient with the value of its respective predictor. New income source variables were created in which the reported value was used for valid non-missing cases and the estimated value was used for missing cases. In each subsequent prediction, the newly created income source variable from the previous regression equation was used. Each income source variable was topcoded at $100,000 to minimize the impact of outliers on the predicted values. The total income variable -- the sum of the individual sources – was not topcoded. When respondents reported that they did not know whether or not they received income from a particular source or refused to indicate whether they did, the value for that income source was set to zero. The correlations between reported and predicted values for income sources (for cases that were non-missing) ranged from .42 (for interest) to .94 (for alimony).

Statistical Testing

Significance tests for changes over time were computed by normalizing weights within each wave, pooling both waves of data, estimating weighted logistic regressions and reporting on the significance levels of a survey wave dummy variable, adjusted for design effects. The significance levels of group differences in 1999 also were computed by estimating logistic regression using weighted data, adjusted for design effects.

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All errors of omission or commission remain the responsibility of the authors.

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